

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

BRIAN A BENDER  
SARA J BENDER  
Debtor(s)

Case No. 16-10878

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2016.
- 2) The plan was confirmed on 05/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/03/2017, 09/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/06/2019.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$45,990.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$45,990.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,050.65  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,050.65**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	19,622.51	19,420.55	19,420.55	19,420.55	1,015.39
AT & T BANKRUPTCY	Unsecured	179.10	NA	NA	0.00	0.00
AT & T BANKRUPTCY	Unsecured	1,789.64	NA	NA	0.00	0.00
BROADWAY FINANCIAL SERVICES	Unsecured	1,244.12	1,478.36	1,478.36	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,525.68	1,589.08	1,589.08	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,208.25	4,310.88	4,310.88	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	714.37	749.19	749.19	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	535.22	570.22	570.22	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,304.98	2,382.84	2,382.84	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	825.45	875.86	875.86	0.00	0.00
CAPITAL ONE NA	Unsecured	264.79	304.80	304.80	0.00	0.00
CREDIT FIRST	Unsecured	557.59	662.41	662.41	0.00	0.00
IL DEPT OF REVENUE	Priority	106.19	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	3,597.47	5,425.19	5,425.19	1,895.92	0.00
IL DEPT OF REVENUE	Priority	359.47	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	653.15	653.15	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,415.50	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,847.59	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,843.87	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	9,939.87	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,018.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	19,702.56	19,702.56	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,415.50	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,847.59	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	16,386.39	40,794.91	40,794.91	18,607.49	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,371.00	2,145.28	2,145.28	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	541.54	601.03	601.03	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	872.45	931.28	931.28	0.00	0.00
MIDLAND FUNDING	Unsecured	751.90	751.90	751.90	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	3,571.76	3,571.76	0.00	0.00
MIDLAND FUNDING	Unsecured	739.67	790.21	790.21	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING	Unsecured	3,571.76	1,846.48	1,846.48	0.00	0.00
MIDLAND FUNDING	Unsecured	2,927.64	3,000.88	3,000.88	0.00	0.00
MIDLAND FUNDING	Unsecured	831.47	831.47	831.47	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	11,341.96	11,306.87	11,306.87	0.00	0.00
ORANGE LAKE CAPITAL MANAGEM	Secured	28,952.22	NA	NA	0.00	0.00
ORANGE LAKE CAPITAL MANAGEM	Unsecured	28,952.22	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	1,673.80	1,673.80	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	477.03	525.36	525.36	0.00	0.00
REPBULIC BANK & TRUST COMPAN	Unsecured	2,421.05	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	2,280.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	358.21	399.95	399.95	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	140,582.73	156,749.49	156,749.49	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,420.55	\$19,420.55	\$1,015.39
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,420.55</b>	<b>\$19,420.55</b>	<b>\$1,015.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$46,220.10	\$20,503.41	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$46,220.10</b>	<b>\$20,503.41</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$218,405.11</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,050.65</u>
Disbursements to Creditors	<u>\$40,939.35</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,990.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/12/2019

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.